

EXHIBIT 184

From: mary.rieth@jpmorgan.com [mary.rieth@jpmorgan.com]
Sent: 11/4/2003 11:44:06 PM
To: doreen x hewitt-dunn
CC: christopher.f.french@jpmchase.com
BCC: assentor@jpmorgan.com
Subject: Notes on Bob Burch
Attachments: _ .png; Robert Lee Burch bio.doc

Doreen -- can you paste this in Siebel?

Chris -- this is for our internal meeting tomorrow.

Bob Burch is the managing partner of A. W. Jones & Co. He was referred to us by Jeffrey Epstein's office for our banking services. I am attaching a bio of Mr. Burch that Helena Leung prepared.



Robert Lee Burch bio.doc

Bob would like to meet with us to explore what JPMorgan can do for him and for his firm. The firm is considered the oldest hedge fund in the US. [REDACTED] of its assets are his family's assets and the remainder is outside investors (approx. 100 LPs). Mr. Burch is 70 yrs old and is turning over the reins to his son, Rob.

Mr. Burch has three needs: i) basic banking services -- lots of checks and wires in/out of account. LPs can redeem 1% of capital per month; there is a lot of flow among accounts and out to LPs, particularly at year end; ii) because of the year-end need, the Fund would [REDACTED] and iii) LPs want to [REDACTED] [REDACTED] HSBC is currently providing these services to them but, in his words, they have been getting incredibly strict.

Mr. Burch himself is interested in personal banking but believes there is nothing more we can do for him. [REDACTED]
[REDACTED] However, we can explore opportunities with him.

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